

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Earl Howard Talbot, Sr. and Mary Elizabeth
Talbot**

Case No. 08-81448

a/k/a Earl H Talbot, Mary E. Talbot, Mary E.

Fortenberry, Mary E. Forten Berry

S.S. Nos.: xxx-xx-1701 and xxx-xx-0371

Mailing Address: 1314 Bobolink Road, Sanford, NC 27330-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 30, 2008.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 14, 2008

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET

(EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)

Date:9/26/08

Lastname-SS#:Talbot-0701

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Household Bank	2	2008 Ford Taurus
Wells Fargo	4	House and Lot

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Citifinancial Auto	Toyota

ARREARAGE CLAIMS ON RETAINED COLLATERA

Creditor Name	Sch D #	Arrearage Amount
N/A		

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
N/A						

STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
N/A						

ATTORNEY FEES (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C.

\$2,500

SECURED TAXES

Secured Amount

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

\$159

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100% Int.% Payoff Amount

N/A

GENERAL NON-PRIORITY UNSECU

Amount to Pay*

DMI = None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$199 /mo for 36 months, then

\$N/A /mo for N/A months.**

Definitions

Sch D # = The number of the secured debt as listed on Schedule D.

Int. Rate = Interest Rate = Trustee's rate = Till rate.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = DMI x total no. of months of plan

** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.

Chap13_Plan_Debt_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

Please allow three waivers upon request.

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CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Citifinancial Auto Bankruptcy Department PO Box 9578 Coppell, TX 75019-9578
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	Absolute Collection Service 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Credit Bureau of Durham Post Office Box 530 Durham, NC 27702-0530
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Capital One Post Office Box 30285 Salt Lake City, UT 84130-0285	Credit Collection Services Two Wells Avenue Newton Center, MA 02459
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Capital One Bank Post Office Box 30285 Salt Lake City, UT 84130-0285	Duke Private Diagnostic Clinic Post Office Box 530 Durham, NC 27702-0530
Internal Revenue Service** Post Office Box 21126 Philadelphia, PA 19114-0326	Capital One Bank Attn: Bankruptcy Department Post Office Box 85167 Richmond, VA 23285-5167	Exxon-Mobil Credit Card Center Post Office Box 688940 Des Moines, IA 50368-8940
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Capital One Bank 15000 Capital One Drive Richmond, VA 23238-1119	First Point Collection Resources Post Office Box 26140 Greensboro, NC 27402-6140
Experian P.O. Box 2002 Allen, TX 75013-2002	Central Carolina Hospital Post Office Box 740778 Atlanta, GA 30374-0778	Franklin Hargett 1413 Greenway Court Sanford, NC 27330
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Chase Post Office Box 15298 Wilmington, DE 19850-5298	Gold Key Credit Post Office Box 15670 Brooksville, FL 34604-0122
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Chase P.O. Box 78420 Phoenix, AZ 85062-8420	Gold Key Credit 16070 Aviation Loop Drive Brooksville, FL 34604

Good Hope Hospital Post Office Box 668 Erwin, NC 28339-0668	LCA Collections Post Office Box 2240 Burlington, NC 27216-2240	NCO Financial Systems Post Office Box 4911 Department DD Trenton, NJ 08650
HSBC Post Office Box 80084 Salinas, CA 93912	Lee County Tax Collector 106 Hillcrest Drive P.O. Box 1968 Sanford, NC 27331-1968	NCO Financial Systems, Inc. Post Office Box 15630 Dept 12 Wilmington, DE 19850
HSBC Auto Finance Post Office Box 5218 Carol Stream, IL 60197-5218	Lowe's Post Office Box 981401 El Paso, TX 79998-1401	North Carolina Employment Securi Commission Post Office Box 26504 Raleigh, NC 27611
HSBC BANK NV Post Office Box 98701 Las Vegas, NV 89193-8701	Lowe's Post Office Box 981064 El Paso, TX 79998-1064	Online Collections 202 West Firetower Road Winterville, NC 28590-8412
HSBC Card Services Post Office Box 80084 Salinas, CA 93912-0084	Medclear Inc. 507 Prudential Road Horsham, PA 19044	Sams Club Post Office Box 981064 El Paso, TX 79998-1064
Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-0326	Merrick Bank Post Office Box 9201 Old Bethpage, NY 11804-9201	Sams Club Post Office Box 981401 El Paso, TX 79998-1401
J.L. Walston & Associates 1530 N. Gregson Street Durham, NC 27701-1155	Mid Carolina Radiology Post Office Box 1007 Sanford, NC 27331-1007	Sanford Emergency Group 1175 Devin Drive Suite 308 Norton Shores, MI 49441
John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615	NC Department of Revenue Post Office Box 25000 Raleigh, NC 27640-0002	Sanford Sandhills Emergency Phy Post Office Box 48305 Jacksonville, FL 32247-8305
LabCorp (Laboratory Corporation) Post Office Box 2240 Burlington, NC 27216-2240	NCO Financial Services 507 Prudential Road Horsham, PA 19044	Sears Post Office Box 6283 Sioux Falls, SD 57117-6283

Sears National Bankruptcy Center
Post Office Box 20363
Kansas City, MO 64195-0363

Wells Fargo Home Mortgage
Post Office Box 1819
Newark, NJ 07101-1819

Security Collection Agency
Post Office Box 910
Edenton, NC 27932

Wells Fargo Home Mortgage **
1 Home Campus
Des Moines, IA 50329

Shell Gasoline Card Center
Post Office Box 689151
Des Moines, IA 50368-9151

Wells Fargo Home Mortgage**
Post Office Box 10335
Des Moines, IA 50306-0335

Shell/Citi
% Citicorp Credit Services Inc
P.O. Box 6003
Hagerstown, MD 21747-6003

Wells Fargo Home Mortgage, INC**
2701 Wells Fargo Way
Minneapolis, MN 55467-8000

Syndicated Office Systems
ATTN: CRU
Post Office Box 66051
Anaheim, CA 92816-6051

Western Medical Group
Post Office Drawer B
Mamers, NC 27552

US Attorney's Office
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Veterans Administration
Regional Office
251 North Main Street
Winston-Salem, NC 27155

Washington Mutual
Post Office Box 100576
Florence, SC 29502-0576

Washington Mutual Card Services
Post Office Box 9016
Pleasanton, CA 94566-9016